



  
**Timothy W. Dore**  
**U.S. Bankruptcy Court Judge**  
(Dated as of Entered on Docket date above)

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF WASHINGTON

**STENSGAARD, Lisa Marie,**

Debtor.

Number 19-11116

Adversary Number: 23-01007

**STENSGAARD, Lisa Marie,**

Plaintiff,

v.

**EX PARTE CONSENT JUDGMENT  
DECLARING DISCHARGEABLE  
PLAINTIFF'S STUDENT LOAN DEBT**

**UNITED STATES OF AMERICA  
ACTING THROUGH THE U.S.  
DEPARTMENT OF EDUCATION,**

Defendant.

Plaintiff Lisa Marie Stensgaard and Defendant United States of America, acting through the U.S. Department of Education (DOE) filed an "Ex Parte Joint Motion for Entry of Consent Judgment Declaring Dischargeable Plaintiff's Student Loan Debt" (Joint Motion). For the reasons stated in the parties' Joint Motion, the Court finds that Plaintiff is entitled to a declaration that her student loan debt held by DOE, as described in the Certificate of Indebtedness attached hereto as Exhibit A (the Debt), is dischargeable under 11 U.S.C. §

EX PARTE CONSENT JUDGMENT DECLARING  
DISCHARGEABLE PLAINTIFF'S STUDENT LOAN DEBT- 1

Law Offices of Travis Gagnier, Inc., P.S  
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523(a)(8).

Accordingly, the Court GRANTS the Joint Motion and enters the following  
Consent Judgment:

1. Repaying the Debt would impose an undue hardship on Plaintiff under 11 U.S.C. § 523(a)(8).
2. The Debt is dischargeable under 11 U.S.C. § 523(a)(8).
3. If Plaintiff completes her Chapter 13 Plan and receives a general discharge under 11 U.S.C. § 1328 in Case No. 19-11116, the Debt shall be included within such discharge.
4. Plaintiff and DOE shall bear their own costs and attorney fees related to this action.

///END OF ORDER///

Jointly Presented by:

Law Offices of Travis Gagnier, Inc., P.S.  
Attorneys for Plaintiff

/s/ Travis A. Gagnier  
Travis A. Gagnier, WSBA #26379  
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Of Counsel

and

United States Department of Justice

By: /s/ Kyle A. Forsyth  
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EX PARTE CONSENT JUDGMENT DECLARING  
DISCHARGEABLE PLAINTIFF'S STUDENT LOAN DEBT- 2

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## EXHIBIT "A"

Lisa Marie Stensgaard vs. U.S. Dept. of Education  
 Adv. No.: 23-01007, Bankr. Case No.: 19-11116

**U.S. Department of Education (ED) Adversary Cover Sheet**

**Provided with Attached ED Loan Records**

Dear Borrower,

Attached you will find certain information about your education, student loan servicing, and payment history for ED held loans. The records provided are taken from one or more of the following sources of records: National Student Loan Data System (NSLDS), Common Services for Borrowers (CSB), Common Origination and Disbursement (COD). You should use this information to complete the Attestation which has also been provided by the Department of Justice (DOJ) attorney. You may rely on the information here in completing the included Attestation. If you believe the information from ED records as provided is inaccurate or incomplete, you can clarify that on your Attestation. This cover sheet provides key loan information found within the records provided for your reference.

**Loan Information for Attestation (Attestation Questions 5,6,7)<sup>12</sup>**

NSLDS Loan Number <sup>13</sup> & School of Attendance (Attestation Question 7)	Balance as of March 20, 2023 (Attestation Question 5)	Loan Status March 20, 2023	Default Date** (Attestation Question 6)	Monthly Payment Amount under Standard Repayment plan (Attestation Question 6)*
16 – University of Phoenix	\$73,552.50	Bankruptcy, Active		\$857.06
15 – University of Phoenix	\$52,134.19	Bankruptcy, Active		\$597.02
Total Balance ED HELD Loans (Attestation Question 5)	\$125,686.69			

\*For loans not in default

\*\*For Loans in default

**Enrollment/Graduation Information for Attestation (Attestation Question 8)<sup>14</sup>**

<sup>12</sup> This chart only includes your loans that are held by the Department of Education. It does not include private loans or commercial FFEL or HEAL loans.

<sup>13</sup> NSLDS Loan Numbers correspond to the printed Aggregate Loan History provided with this cover letter. If additional loans are incurred in the future, the loan numbers within NSLDS may change, as they are generally listed in reverse chronological order.

<sup>14</sup> Due to enrollment reporting requirements any dates shown here may be slightly different than your records show. For the purposes of the Attestation you can rely on the information provided here or provide corrected information on the Attestation.